

IN THE CLAIMS:

Please cancel claims 60-62, amend claims 46, 50, 51, 53, 57- 59, 63, and 64, and add new claims 65-137 as follows:

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46. (Currently amended) A method for making substitute continuing payments into a trust of a retirement plan, into which contribution payments are normally made on behalf of an employee participating in the plan, during a period of non-payment due to a long-term disability of the employee, comprising:

- a. including a disability insurance policy as a feature of the plan;
- b. holding the insurance policy as an asset of the plan's trust;
- c. ~~paying premiums for the insurance policy with assets of the trust; and~~
- d. ~~receiving into the trust disability benefit payments made under the insurance policy, wherein, the disability benefit is substantially equal to the contribution payments made to the trust on behalf of said employee prior to the occurrence of disability.~~
- e. providing a computer processing system for performing the steps of:
  - (i) receiving information relating to said employee's pre-disability contribution amount; and
  - (ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;
- f. paying the premium amount calculated by the computer system with assets of the trust; and

e. receiving the disability benefit amount calculated by the computer system into the plan's trust.

47. (Original) The method of claim 46, wherein the retirement plan is a tax qualified defined contribution 401(a) plan, thereby subjecting said insurance policy to the terms of said defined contribution plan, including rules and regulations of the Internal Revenue Service (IRS) and the Department of Labor (DOL) to which the defined contribution plan itself is subject.

48. (Original) The method of claim 46, wherein the retirement plan is a tax qualified 401(k) plan, thereby subjecting said insurance policy to the terms of said 401(k) plan, including the IRS and DOL rules and regulations to which the 401(k) plan itself is subject.

49. (Original) The method of claim 46, wherein said disability benefits payable under the insurance policy are received into the trust as investment return of the trust.

50. (Currently amended) The method of claim 46, wherein, in accordance with provisions of the IRC and its attendant rules and regulations, the plan is subject to non-discrimination requirements with regard to eligibility for the insurance, and said non-discrimination requirements are met by matching eligibility for said insurance to eligibility for the plan, matching eligibility for the insurance to participation in the plan, or both.

51. (Currently amended) ~~The method of claim 50, wherein eligibility for the insurance is matched to eligibility for the plan, participation in the plan, or both, for the plan year prior to the policy year for which the insurance is effective. A method for making substitute continuing payments into a trust of a retirement plan, into which contribution payments are normally made on behalf of an employee participating in the plan, during a period of non-payment due to a long-term disability of the employee, comprising:~~

a. including a disability insurance policy as a feature of the plan;

b. holding the insurance policy as an asset of the plan's trust;

c. providing a computer processing system for performing the steps of:

(i) receiving information relating to said employee's pre-disability contribution amount; and

(ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;

d. paying the premium amount calculated by the computer system with assets of the trust; and

e. receiving the disability benefit amount calculated by the computer system into the plan's trust,

wherein, in accordance with provisions of the IRC and its attendant rules and regulations, the plan is subject to non-discrimination requirements with regard to eligibility for the insurance, and said non-discrimination requirements are met by matching eligibility for said insurance to eligibility for the plan, matching eligibility for said insurance to participation in the plan, or both for the plan year prior to the policy year for which the insurance is effective.

D1  
52. (Original) The method of claim 46, wherein, in accordance with the provisions of the IRC and its attendant rules and regulations, the plan is subject to non-discrimination requirements with regard to premiums for the insurance and benefits under the insurance, and said non-discrimination requirements are met by linking said premiums and benefits to pre-disability contributions to the plan, said pre-disability contributions having been demonstrated to meet the plan's non-discrimination requirements by definition or by testing.

53. (Currently amended) The method of claim 52, wherein said premiums and benefits are linked to the contributions to the plan for the plan year prior to the policy year for which the insurance is effective. A method for making substitute continuing payments into a trust of a retirement plan, into which contribution payments are normally made on behalf of an employee participating in the plan, during a period of non-payment due to a long-term disability of the employee, comprising:

- a. including a disability insurance policy as a feature of the plan;
- b. holding the insurance policy as an asset of the plan's trust;
- c. providing a computer processing system for performing the steps of:
  - (i) receiving information relating to said employee's pre-disability contribution amount; and
  - (ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;
- d. paying the premium amount calculated by the computer system with assets of the trust; and
- e. receiving the disability benefit amount calculated by the computer system into the plan's trust,

wherein, in accordance with the provisions of the IRC and its attendant rules and regulations,  
the plan is subject to non-discrimination requirements with regard to premiums for  
the insurance and benefits under the insurance, and said non-discrimination  
requirements are met by linking said premiums and benefits to the contributions to  
the plan for the plan year prior to the policy year for which the insurance is effective,  
said contributions having been demonstrated to meet the plan's non-discrimination  
requirements by definition or by testing.

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- 54. (Original) The method of claim 52, wherein said premiums and benefits are linked to contributions to the plan that, in accordance with the IRC and its attendant rules and regulations, are based on a non-discriminatory formula.
- 55. (Original) The method of claim 52, wherein said premiums and benefits are linked to contributions to the plan that are equal to a fixed percentage of compensation for all participants in the plan.

56. (Original) The method of claim 46, wherein the trust includes an individual account allocated to each participating employee and the insurance premium for each said employee is paid from said employee's account.
57. (Currently amended) The method of claim 46, wherein the trust includes an individual account allocated to each participating employee ~~and the annual premium for all participating employees in the plan is calculated and paid, the computer processing system further calculates a total annual premium for all participating employees, and step (d) includes paying said total annual premium~~ on an overall-plan basis from the trust as a plan expense.
58. (Currently amended) The method of claim 57, wherein said total annual premium is paid from a specific account, source, or fund held in the trust.
59. (Currently amended) The method of claim 57, wherein said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

60 - 62. (Canceled)

63. (Currently amended) ~~The method of claim 46, wherein the retirement plan is a defined contribution 457 plan, thereby subjecting said insurance policy to the terms of said 457 plan, including the IRS and DOL rules and regulations to which the 457 plan itself is subject. A method for making substitute continuing payments into a trust of a defined contribution 457 plan, into which contribution payments are normally made on behalf of an employee participating in the plan, during a period of non-payment due to a long-term disability of the employee, comprising:~~
  - a. including a disability insurance policy as a feature of the plan;
  - b. holding the insurance policy as an asset of the plan's trust;
  - c. providing a computer processing system for performing the steps of:

- (i) receiving information relating to said employee's pre-disability contribution amount; and
- (ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;
- d. paying the premium amount calculated by the computer system with assets of the trust; and
- e. receiving the disability benefit amount calculated by the computer system into the plan's trust,

wherein said insurance policy is subject to the terms of said 457 plan, including the IRS and DOL rules and regulations to which the 457 plan itself is subject.

64. (Currently amended) ~~The method of claim 46, wherein the retirement plan is a defined contribution 403(b) plan, thereby subjecting said insurance policy to the terms of said 403(b) plan, including the IRS and DOL rules and regulations to which the 403(b) plan itself is subject. A method for making substitute continuing payments into a trust of a defined contribution 403(b) plan, into which contribution payments are normally made on behalf of an employee participating in the plan, during a period of non-payment due to a long-term disability of the employee, comprising:~~

- a. including a disability insurance policy as a feature of the plan;
- b. holding the insurance policy as an asset of the plan's trust;
- c. providing a computer processing system for performing the steps of:
  - (i) receiving information relating to said employee's pre-disability contribution amount; and

(ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;

d. paying the premium amount calculated by the computer system with assets of the trust; and

e. receiving the disability benefit amount calculated by the computer system into the plan's trust,

wherein said insurance policy is subject to the terms of said 403(b) plan, including the IRS and DOL rules and regulations to which the 403(b) plan itself is subject.

65. (New) A computer processing system having instructions for performing a method of determining benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a retirement plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

a. receiving information relating to said participant's pre-disability contribution amount; and

b. calculating, based on said information and in accordance with the insurance policy and plan provisions, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are to be paid with assets of the trust, and the disability benefits are to be paid into the trust.

66. (New) The system according to claim 65, wherein said method further comprises accounting premiums paid for, and benefits paid under, said insurance policy.

67. (New) The system according to claim 66, wherein said accounting of premiums includes calculating a total annual premium for all plan participants and allocating the total premium as a plan expense.
68. (New) The system according to claim 65, wherein said method further comprises determining said plan participant's potential eligibility to be a member of a group insured under said insurance policy.
69. (New) The system according to claim 68, wherein, in accordance with the provisions of the IRC and its attendant rules and regulations, the plan is subject to non-discrimination requirements, and wherein said method further comprises determining compliance with said requirements.
70. (New) A computer processing system having instructions for performing a method of determining benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a defined contribution 457 plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:
  - a. receiving information relating to said participant's pre-disability contribution amount; and
  - b. calculating, based on said information and in accordance with the insurance policy and plan provisions, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are to be paid with assets of the trust, the disability benefits are to be paid into the trust, and the insurance policy is subject to the terms of said 457 plan, including the IRS and DOL rules and regulations to which the 457 plan itself is subject.

71. (New) The system according to claim 70, wherein said method further comprises accounting premiums paid for, and benefits paid under, said insurance policy.

72. (New) The system according to claim 71, wherein said accounting of premiums includes calculating a total annual premium for all plan participants and allocating the total premium as a plan expense.

73. (New) The system according to claim 70, wherein said method further comprises determining said plan participant's potential eligibility to be a member of a group insured under said insurance policy.

74. (New) The system according to claim 73, wherein, in accordance with the provisions of the IRC and its attendant rules and regulations, the plan is subject to non-discrimination requirements, and wherein said method further comprises determining compliance with said requirements.

75. (New) A computer processing system having instructions for performing a method of determining benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a defined contribution 403(b) plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

- a. receiving information relating to said participant's pre-disability contribution amount; and
- b. calculating, based on said information and in accordance with the insurance policy and plan provisions, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are to be paid with assets of the trust, the disability benefits are to be paid into the trust, and the insurance policy is subject to

the terms of said 403(b) plan, including the IRS and DOL rules and regulations to which the 403(b) plan itself is subject.

76. (New) The system according to claim 75, wherein said method further comprises accounting premiums paid for, and benefits paid under, said insurance policy.
77. (New) The system according to claim 76, wherein said accounting of premiums includes calculating a total annual premium for all plan participants and allocating the total premium as a plan expense.
78. (New) The system according to claim 75, wherein said method further comprises determining said plan participant's potential eligibility to be a member of a group insured under said insurance policy.
79. (New) The system according to claim 78, wherein, in accordance with the provisions of the IRC and its attendant rules and regulations, the plan is subject to non-discrimination requirements, and wherein said method further comprises determining compliance with said requirements.
80. (New) A computer processing system having instructions for performing a method of determining benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a retirement plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:
  - a. receiving information relating to said participant's pre-disability contribution amount; and
  - b. calculating, based on said information and in accordance with the insurance policy and plan provisions, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are paid with assets of the trust and the disability benefits are paid into the trust, the plan is subject to non-discrimination requirements with regard to eligibility for the insurance, and said non-discrimination requirements are met by matching eligibility for the insurance to eligibility for the plan, matching eligibility for the insurance to participation in the plan, or both, for the plan year prior to the policy year for which the insurance is effective.

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81. (New) The system according to claim 80, wherein said method further comprises accounting premiums paid for, and benefits paid under, said insurance policy.
82. (New) The system according to claim 81, wherein said accounting of premiums includes calculating a total annual premium for all plan participants and allocating the total premium as a plan expense.
83. (New) The system according to claim 80, wherein the retirement plan is a member selected from the group consisting of a 401(k) plan, a 403(b) plan, and a 457 plan.
84. (New) A computer processing system having instructions for performing a method of determining benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a retirement plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:
  - a. receiving information relating to said participant's pre-disability contribution amount; and
  - b. calculating, based on said information and in accordance with the insurance policy and plan provisions, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are paid with assets of the trust and the disability benefits are paid into the trust, the plan is subject to non-discrimination requirements with regard to premiums for the insurance and benefits under the insurance, and said non-discrimination requirements are met by linking said premiums and benefits to pre-disability contributions to the plan for the plan year prior to the policy year for which the insurance is effective, said pre-disability contributions having been demonstrated to meet the plan's non-discrimination requirements by definition or by testing.

*METHOD STEPS*

85. (New) The system according to claim 84, wherein said method further comprises accounting premiums paid for, and benefits paid under, said insurance policy.
86. (New) The system according to claim 85, wherein said accounting of premiums includes calculating a total annual premium for all plan participants and allocating the total premium as a plan expense.
87. (New) The system according to claim 84, wherein the retirement plan is a member selected from the group consisting of a 401(k) plan, a 403(b) plan, and a 457 plan.
88. (New) A method for making substitute continuing payments into a trust of a retirement plan, into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:
  - a. including a disability insurance policy as a feature of the plan;
  - b. holding the insurance policy as an asset of the plan's trust;
  - c. providing a computer processing system for performing the steps of:
    - (i) receiving information relating to said participant's pre-disability contribution amount; and

- (ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;
- d. paying the premium amount calculated by the computer system with assets of the trust; and
- e. receiving the disability benefit amount calculated by the computer system into the plan's trust,

wherein the plan is subject to non-discrimination requirements with regard to eligibility for the insurance, and said non-discrimination requirements are met by matching eligibility for the insurance to eligibility for the plan, matching eligibility for the insurance to participation in the plan, or both, for the plan year prior to the policy year for which the insurance is effective.

- 89. (New) The method of claim 88, wherein the retirement plan is a tax qualified defined contribution 401(a) plan, thereby subjecting said insurance policy to the terms of said defined contribution plan, including rules and regulations of the Internal Revenue Service (IRS) and the Department of Labor (DOL) to which the defined contribution plan itself is subject.
- 90. (New) The method of claim 88, wherein the retirement plan is a tax qualified 401(k) plan, thereby subjecting said insurance policy to the terms of said 401(k) plan, including the IRS and DOL rules and regulations to which the 401(k) plan itself is subject.
- 91. (New) The method of claim 88, wherein said disability benefits are received into the trust as investment return of the trust.
- 92. (New) The method of claim 88, wherein the trust includes an individual account allocated to each participant and the insurance premium for each said participant is paid from said participant's account.

93. (New) The method of claim 88, wherein the computer processing system further calculates a total annual premium for all plan participants, and step (d) includes paying said total annual premium on an overall-plan basis from the trust as a plan expense.

94. (New) The method of claim 93, wherein the trust includes an individual account allocated to each participant and said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

95. (New) The method of claim 88, wherein the retirement plan is either a 403(b) plan or a 457 plan.

96. (New) A method for using a computer processing system to calculate benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a retirement plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

- a. inputting into said computer system information relating to said participant's pre-disability contribution amount; and
- b. based on said information, calculating with the computer system a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are paid with assets of the trust and the disability benefits are paid into the trust, the plan is subject to non-discrimination requirements with regard to eligibility for the insurance, and said non-discrimination requirements are met by matching eligibility for the insurance to eligibility for the plan, matching eligibility for the insurance to participation in the plan, or both, for the plan year prior to the policy year for which the insurance is effective.

97. (New) The method of claim 96, wherein the retirement plan is a tax qualified defined contribution 401(a) plan, thereby subjecting said insurance policy to the terms of said defined contribution plan, including rules and regulations of the Internal Revenue Service (IRS) and the Department of Labor (DOL) to which the defined contribution plan itself is subject.

98. (New) The method of claim 96, wherein the retirement plan is a tax qualified 401(k) plan, thereby subjecting said insurance policy to the terms of said 401(k) plan, including the IRS and DOL rules and regulations to which the 401(k) plan itself is subject.

99. (New) The method of claim 96, wherein said disability benefits are received into the trust as investment return of the trust.

100. (New) The method of claim 96, wherein the trust includes an individual account allocated to each participant and the insurance premium for each said participant is paid from said participant's account.

101. (New) The method of claim 96, further including calculating a total annual premium for all plan participants, wherein said total annual premium is paid on an overall-plan basis from the trust as a plan expense.

① 102. (New) The method of claim 101, wherein the trust includes an individual account allocated to each participant and said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

103. (New) The method of claim 96, wherein the retirement plan is either a 403(b) plan or a 457 plan.

104. (New) A method for making substitute continuing payments into a trust of a retirement plan, into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

a. including a disability insurance policy as a feature of the plan;

- b. holding the insurance policy as an asset of the plan's trust;
- c. providing a computer processing system for performing the steps of:
  - (i) receiving information relating to said participant's pre-disability contribution amount; and
  - (ii) calculating, based on said information, a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount;
- d. paying the premium amount calculated by the computer system with assets of the trust; and
- e. receiving the disability benefit amount calculated by the computer system into the plan's trust,

wherein the plan is subject to non-discrimination requirements with regard to premiums for the insurance and benefits under the insurance, and said non-discrimination requirements are met by linking said premiums and benefits to pre-disability contributions to the plan for the plan year prior to the policy year for which the insurance is effective, said pre-disability contributions having been demonstrated to meet the plan's non-discrimination requirements by definition or by testing.

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- 105. (New) The method of claim 104, wherein the retirement plan is a tax qualified defined contribution 401(a) plan, thereby subjecting said insurance policy to the terms of said defined contribution plan, including rules and regulations of the Internal Revenue Service (IRS) and the Department of Labor (DOL) to which the defined contribution plan itself is subject.
- 106. (New) The method of claim 104, wherein the retirement plan is a tax qualified 401(k) plan, thereby subjecting said insurance policy to the terms of said 401(k) plan, including the IRS and DOL rules and regulations to which the 401(k) plan itself is subject.

107. (New) The method of claim 104, wherein said disability benefits are received into the trust as investment return of the trust.

108. (New) The method of claim 104, wherein the trust includes an individual account allocated to each participant and the insurance premium for each said participant is paid from said participant's account.

109. (New) The method of claim 104, wherein the computer processing system further calculates a total annual premium for all plan participants, and step (d) includes paying said total annual premium on an overall-plan basis from the trust as a plan expense.

110. (New) The method of claim 109, wherein the trust includes an individual account allocated to each participant and said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

111. (New) The method of claim 104, wherein the retirement plan is either a 403(b) plan or a 457 plan.

112. (New) The method of claim 104, wherein said premiums and benefits are linked to contributions to the plan that, in accordance with the IRC and its attendant rules and regulations, are based on a non-discriminatory formula.

113. (New) The method of claim 104, wherein said premiums and benefits are linked to contributions to the plan that are equal to a fixed percentage of compensation for all participants in the plan.

114. (New) A method for using a computer processing system to calculate benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a retirement plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

- a. inputting into said computer system information relating to said participant's pre-disability contribution amount; and

b. based on said information, calculating with the computer system a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are paid with assets of the trust and the disability benefits are paid into the trust, the plan is subject to non-discrimination requirements with regard to premiums for the insurance and benefits under the insurance, and said non-discrimination requirements are met by linking said premiums and benefits to pre-disability contributions to the plan for the plan year prior to the policy year for which the insurance is effective, said pre-disability contributions having been demonstrated to meet the plan's non-discrimination requirements by definition or by testing.

115. (New) The method of claim 114, wherein the retirement plan is a tax qualified defined contribution 401(a) plan, thereby subjecting said insurance policy to the terms of said defined contribution plan, including rules and regulations of the Internal Revenue Service (IRS) and the Department of Labor (DOL) to which the defined contribution plan itself is subject.

116. (New) The method of claim 114, wherein the retirement plan is a tax qualified 401(k) plan, thereby subjecting said insurance policy to the terms of said 401(k) plan, including the IRS and DOL rules and regulations to which the 401(k) plan itself is subject.

117. (New) The method of claim 114, wherein said disability benefits are received into the trust as investment return of the trust.

118. (New) The method of claim 114, wherein the trust includes an individual account allocated to each participant and the insurance premium for each said participant is paid from said participant's account.

119. (New) The method of claim 114, further including calculating a total annual premium for all plan participants, wherein said total annual premium is paid on an overall-plan basis from the trust as a plan expense.

120. (New) The method of claim 119, wherein the trust includes an individual account allocated to each participant and said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

121. (New) The method of claim 114, wherein the retirement plan is either a 403(b) plan or a 457 plan.

122. (New) The method of claim 114, wherein said premiums and benefits are linked to contributions to the plan that, in accordance with the IRC and its attendant rules and regulations, are based on a non-discriminatory formula.

123. (New) The method of claim 114, wherein said premiums and benefits are linked to contributions to the plan that are equal to a fixed percentage of compensation for all participants in the plan.

124. (New) A method for using a computer processing system to calculate payment amounts and costs under a disability insurance policy so as to provide substitute continuing payments to a defined contribution 457 plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

- a. inputting into said computer system information relating to said participant's pre-disability contribution amount; and
- b. based on said information, calculating with the computer system a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are paid with assets of the trust, and the disability benefits are paid into the trust.

125. (New) The method of claim 124, wherein said disability benefits are received into the trust as investment return of the trust.

126. (New) The method of claim 124, wherein the trust includes an individual account allocated to each participant and the insurance premium for each said participant is paid from said participant's account.

127. (New) The method of claim 124, further including calculating a total annual premium for all plan participants, wherein said total annual premium is paid on an overall-plan basis from the trust as a plan expense.

128. (New) The method of claim 127, wherein said total annual premium is paid from a specific account, source, or fund held in the trust.

129. (New) The method of claim 127, wherein the trust includes an individual account allocated to each participant and said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

130. (New) The method of claim 124, further comprising accounting premiums paid for, and benefits paid under, said insurance policy.

131. (New) A method for using a computer processing system to calculate benefit and cost amounts under a disability insurance policy so as to provide substitute continuing payments to a defined contribution 403(b) plan into which contribution payments are normally made on behalf of a participant of the plan, during a period of non-payment due to a long-term disability of the plan participant, the method comprising:

a. inputting into said computer system information relating to said participant's pre-disability contribution amount; and

b. based on said information, calculating with the computer system a premium amount for the insurance policy and a disability benefit amount under the insurance policy, said disability benefit amount being substantially equal to the pre-disability contribution amount,

wherein the disability insurance is included as a feature of the plan and held as an asset of the plan's trust, the insurance premiums are paid with assets of the trust, and the disability benefits are paid into the trust.

132. (New) The method of claim 131, wherein said disability benefits are received into the trust as investment return of the trust.

133. (New) The method of claim 131, wherein the trust includes an individual account allocated to each participant and the insurance premium for each said participant is paid from said participant's account.

134. (New) The method of claim 131, further including calculating a total annual premium for all plan participants, wherein said total annual premium is paid on an overall-plan basis from the trust as a plan expense.

135. (New) The method of claim 134, wherein said total annual premium is paid from a specific account, source, or fund held in the trust.

136. (New) The method of claim 134, wherein the trust includes an individual account allocated to each participant and said total annual premium is paid from the earnings of the trust prior to the earnings being allocated to said individual participant accounts.

137. (New) The method of claim 131, further comprising accounting premiums paid for, and benefits paid under, said insurance policy.